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U.S. Patent Office TC 3600/Examiner Colbert  
United States Patent and Trademark Office  
703-872-9306  
703-308-7064

PAGES (INCLUDING COVER):

22

ORIGINAL TO FOLLOW IN MAIL:

☐ Yes ☒ No

FROM

NAME:

DIRECT DIAL:

Nancy J. Flint  
305-810-2522

MESSAGE

Examiner Colbert, attached is an Amendment after Final Rejection responsive to the Final Rejection dated February 28, 2005 for your consideration in U.S. Patent Application Ser. No. 09/506,434. Thank you very much for your assistance in this matter.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700 .

OPERATOR

DATE:

April 26, 2005

TIME:

CLIENT/MATTER NAME:

47004

CLIENT/MATTER NO.:

000059

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APR 26 2005

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/506,434 Confirmation No.: 8248  
Applicant : Ravi Acharya et. al.  
Filed : February 18, 2000  
Title : System and Method for Electronic Deposit of Third Party Checks By  
Non-Commercial Banking Customers From Remote Locations  
TC/Art Unit : 3624  
Examiner: : Ella Colbert  
  
Docket No. : 47004.000059  
Customer No. : 21967

MAIL STOP AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AFTER FINAL REJECTION PURSUANT TO 37 C.F.R. § 1.116**

Sir:

Applicants hereby submit this Amendment After Final Rejection in response to the Final Rejection mailed on February 28, 2005 ("Final Rejection") and request that this amendment be entered, the application reconsidered in light of the amendments and remarks made herein and all claims be allowed.

Amendments to the specification begin on **page 2** of this Response.

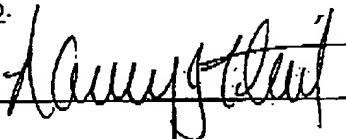
Amendments to the claims begin on **page 3** of this Response.

Remarks begin on **page 13** of this Response.

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Signature

Nancy J. Flint

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certificate must identify each submitted paper.

1. Amendment after Final Rejection responsive to Final Rejection dated  
February 28, 2005 for U.S. Patent Application Ser. No. 09/506,434 20  
pages
2. Certificate of Fax Transmission, 1 page
3. Fax Cover Sheet, 1 page